

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

KELLEY C RAYBA

Debtor(s)

Case No. 18-70618JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/03/2018.
- 2) The plan was confirmed on 11/16/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/29/2019.
- 5) The case was dismissed on 03/29/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,755.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$452.31
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$452.31

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$124.52
Court Costs	\$0.00
Trustee Expenses & Compensation	\$21.71
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$146.23

Attorney fees paid and disclosed by debtor: \$352.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS)	Unsecured	5,565.00	NA	NA	0.00	0.00
APPLIED BANK*	Unsecured	2,689.00	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	43,618.00	43,443.10	0.00	194.26	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	29,017.21	29,017.21	0.00	0.00
BARCLAYS BANK PLC O/B/O ECMC/	Unsecured	6,503.00	15,266.86	15,266.86	0.00	0.00
COMENITY BANK	Unsecured	780.00	NA	NA	0.00	0.00
CONEMAUGH MEMORIAL MEDICAL	Unsecured	NA	11,695.90	11,695.90	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	261.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	488.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	681.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	19.00	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	141.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA**	Unsecured	1,227.00	1,227.23	1,227.23	0.00	0.00
FIRST PREMIER BANK	Unsecured	706.00	NA	NA	0.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Unsecured	4,536.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	657.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	2,054.00	1,824.38	1,824.38	0.00	0.00
MCI	Unsecured	74.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	827.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	1,733.00	NA	NA	0.00	0.00
NEW MILLENIUM COLLECTION	Unsecured	822.00	NA	NA	0.00	0.00
NORTHWEST BANK*	Secured	9,349.00	0.00	9,349.00	0.00	111.82
PENN CREDIT CORP	Unsecured	178.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	654.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	329.87	329.87	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$9,349.00	\$194.26	\$111.82
Mortgage Arrearage	\$29,017.21	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$38,366.21	\$194.26	\$111.82
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$30,344.24	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$146.23</u>	
Disbursements to Creditors	<u>\$306.08</u>	
TOTAL DISBURSEMENTS :		<u>\$452.31</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/07/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.